TOOL 18

Questions for the Insurance Professional

- ☐ Is the property still considered owner-occupied?
- ☐ Does vacancy or reduced occupancy change coverage?
- ☐ How long can the property be vacant under this policy before limitations apply?
- ☐ Should the policy be changed after the owner's death or move?
- ☐ Will renovation or contractor activity affect coverage?
- ☐ Is wildfire exposure changing availability or cost?
- ☐ Are flood or earthquake risks separately insured?
- ☐ Are valuable personal items adequately covered?
- ☐ Would leak detection, shutoff devices, alarms, or other measures help?
- ☐ Who should be contacted immediately after a property loss?

INSURANCE NOTES: